

INFORMATION DISCLOSURE CITATION (Use several sheets if necessary)	Docket Number (Optional) 5010-02	Application Number 09/717,189
Title: Process for Comprehensive Financial and Estate Planning	Applicant(s) Wolzinski, Bernard H., et al.	
	Filing Date November 21, 2000	Group Art Unit 3628

U.S. PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date if Appropriate

FOREIGN PATENT DOCUMENTS

	Document Number	Date	Country	Class	Subclass	Translation YES NO

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

	"AS Trophy Policy," more formally named: American Skandia Life Assurance Corp. Appendix E - Prior Policy for the American Skandia Trophy modified single premium variable life policy Oct. 1, 2001 (prior art, pgs. 7)	
	"1997 Skandia Policy," more formally named: Skandia Life Assurance SEC filing dated October 17, 1997 showing a Modified Single Premium Variable Life Insurance Policy (pgs. 85)	
	"1998 Skandia Amendment Policy," more formally named: American Skandia Life Assurance SEC filing "Pre-Effective Amendment No. 2 filed April 29, 1998 (pgs.62)	
	Non-Prior Art "AS SPVLI Policy," more formally named: Supplemental explanatory material: American Skandia Life Assurance Corp. SPVLI modified single premium variable life policy May 1, 2002 (not prior art, pgs. 50)	

EXAMINER

DATE CONSIDERED